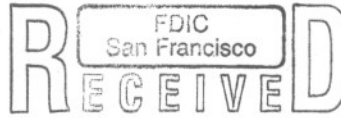


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APR 27 2006

FDIC
KANSAS CITY REGION



MAY 01 2006

April 26, 2006

Federal Deposit Insurance Corporation
2345 Grand Boulevard
Suite 1200
Kansas City, MO 64108

To Whom It May Concern:

It has recently been in the news that Wal-Mart Corporation has been seeking your approval for a line of banks to be opened by said company. I am writing to you to voice my opinion that this should not be approved. I believe that Wal-Mart's acquisition of financial institutions would infringe upon regulations stating the separation of commerce and financial institutions. If Wal-Mart were to attain a financial institution, an unfair advantage would be placed in their favor and competition between institutions would suffer. Thank you both for your time and for considering my request.

Respectfully,

A handwritten signature in cursive script, appearing to read "Sarah Zamaitis".

Sarah Zamaitis